

REMARKS

Claims 1-11 stand rejected. Accordingly, claims 1-11 are at issue. Applicant respectfully requests reconsideration or further examination.

Claims 1-11 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Landry in view of Lamm, U.S. Patent No. 6,078,907. Claim 1 has been amended to recite providing a plurality of vendors with access to the predetermined second portion of the database of client information; and denying access for the plurality of vendors to the predetermined first portion of the database of client information. Combining Landry and Lamm does not result in the invention recited in claim 1. Because neither Landry nor Lamm discloses all of the elements of Claim 1, either alone or in combination, Claim 1 cannot be rendered obvious by these patents. Also, Claims 2-11, which depend from claim 1 directly or indirectly, are also not rendered obvious by these patents.

The amendments to claims 2, 3, and 4 are intended to correct minor informalities, are not made in response to any rejection or prior art, and are not intended to affect the scope of the claims.

Claim 2 further recites, inter alia, that the processor is further configured to receive a transaction request from a client and to provide a suggested transaction to the client based on the information in the database of vendor information and the database of client information. Neither Landry nor Lamm discloses these elements. Accordingly, Claim 2 is not rendered obvious by these patents for this additional reason.

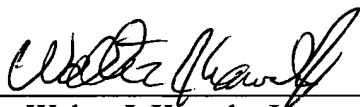
Claim 10 further recites that the processor is further configured to establish communication with an electronic transaction device and transactional information is received from the electronic transaction device. Landry does not disclose a processor configured to receive transactional information from an electronic transaction device. As discussed above, Landry illustrates in Fig. 3 conventional desktop computers. An "electronic transaction device," as used in the specification, means relates to handheld or pocket-sized devices which may be used to emulate various conventional plastic cards and to conduct electronic transactions. See Application, pp. 1-2 (describing examples of electronic transaction devices). Also, the information received in Landry does not appear to be transactional information as that term is used in the application (Application, p. 10), which means information concerning one or more individual transactions. Accordingly, Claim 10 is not rendered obvious by these patents for this additional reason.

Claim 11 further recites, inter alia, that the processor is configured to reconcile the information received from the service institution with the information received from the client. This allows the processor to identify discrepancies between transaction records stored on a electronic transaction device with transaction records reported by a service institution. See, e.g., Application at page 38. Neither Landry nor Lamm discloses this element. Accordingly, Claim 11 is not rendered obvious by these patents for this additional reason.

Applicant respectfully submits that the claims are in condition for allowance, and such action is earnestly submitted. If the Examiner find that there are any outstanding issues which may be resolved by a telephone interview, the Examiner is invited to contact the undersigned at the below listed number.

Respectfully submitted,

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November 1, 2002

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Satyan G. Pitroda

Group No.: 2164

Serial No.: 09/372,365

Batch No.

Filed: August 11, 1999

Examiner: N. Nguyen

For: SYSTEM AND METHODS FOR
SERVICING ELECTRONIC
TRANSACTIONS

CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box Amendment-Fee, Commissioner for Patents, Washington, DC 20231, on this date:

11/1/2002

Date

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Attorney for Applicant(s)

AMENDED CLAIMS PURSUANT TO 35 C.F.R. §1.121(C)(1)(ii)

Box Amendment-Fee
Commissioner For Patents
Washington, D.C. 20231

Sir:

Pursuant to 35 C.F.R. §1.121(C)(1)(ii), the following claims correspond to the claims amended by the concurrently submitted amendment for the above referenced application. The claims are marked to show the changes relative to the previous versions of the claims.

1. A service provider for administering a plurality of accounts for a client, comprising:
 - a) a computer, having a processor, a data storage medium, and a network port;
 - b) the storage medium configured to store the clients' personal information, account information, and transactional information;
 - c) the processor configured to:
 - 1) create a database of client information including the client's personal information, account information corresponding to a plurality of accounts associated with the client, and transactional information corresponding to a plurality of transactions conducted by the client;
 - 2) designate as confidential a predetermined first portion of the database client information;
 - 3) designate as non-confidential a predetermined second portion of the database of client information non-confidential;
 - 4) provide the client with access to the predetermined first and second portions of the database of client information via the network port;
 - 5) provide a plurality of vendors with access to the predetermined second portion of the database of client information; and
 - 6) deny access for the plurality of vendors to the predetermined first portion of the database of client information.

2. The transaction service provider of claim 1, wherein:
 - a) the storage medium is further configured to store information corresponding to a the plurality of vendors; and
 - b) the processor is further configured to:
 - 1) create a database of vendor information;
 - 2) receive a transaction request from a client;
 - 3) analyze information in the database of vendor information;
 - 4) analyze information in the database of client information; and
 - 5) provide a suggested transaction to the client based on the information in the database of vendor information and the database of client information.

3. The transaction service provider of claim 2, wherein:

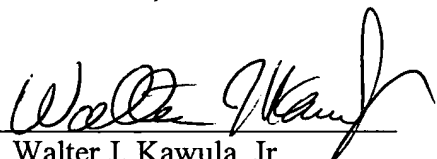
- a) the processor is further configured to:
 - 1) establish communication with a vendor via the network port;
 - 2) disclose information from the predetermined second portion of the database of client information to the vendor;
 - 3) receive information from the vendor; and
 - 4) provide information received from the vendor to the client.

4. The transaction service provider of claim 1, wherein:

- a) the processor is further configured to:
 - 1) establish a communications with a service institution via the network port;
 - 2) receive transactional information corresponding to the client from the service institution; and
 - 3) add the transactional information received from the service institution to the database of client information.

Respectfully submitted,

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